IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF MISSOURI (ST. LOUIS)

In Re:)
Kevin Anthony Taylor)
Debtor,) Case No. 21-40405
) Chapter 13
U.S. Bank Trust, National Association) Re: Doc 28
Movant/Creditor.)))

SECURED CREDITOR'S RESPONSE TO DEBTOR'S OBJECTION TO CLAIM 2

COMES NOW U.S. Bank Trust National Association as Trustee of Bungalow Series IV Trust (hereinafter "Creditor"), by and through counsel, and hereby responds as follows to Debtor's Objection to Claim 2:

- 1. Debtor filed an Objection to Creditor's Claim on July 6, 2021 (Doc 28).
- 2. While the Creditor agrees that the Trustee pre-petition arrears payments to Creditor may be suspended during the duration of the trial loan modification payment plan, the Creditor's Claim 2 should remain a valid claim in the bankruptcy case until the Debtor successfully completes the trial loan modification payment plan.

WHEREFORE, Creditor respectfully requests that Debtor's Objection to Claim 2 be denied and that the Secured Creditor's secured debt under Claim 2 be maintained until a determination is made between the parties regarding a permanent loan modification.

Respectfully submitted,

MARINOSCI LAW GROUP, P.C.

/s/ David V. Noyce_

David V. Noyce 56116MO 11111 Nall Avenue, Suite 104 Leawood, KS 66211

Phone: 913-800-2021 Facsimile: 913-257-5223 dnoyce@mlg-defaultlaw.com ecf@mlg-defaultlaw.com ATTORNEY FOR CREDITOR

CERTIFICATE OF SERVICE

I certify that a true and correct copy of the Secured Creditor's response to the Debtor's Objection to Claim 2 was electronically filed on July 12, 2021, with electronic notices being sent to all CM/ECF parties and mailed by US Mail postage prepaid to all non-CM/ECF parties:

Kevin Anthony Taylor 4043 Sun Tide Court Arnold, MO 63010

Andrew Kirkwood Smith A.K. Smith Law LLC 26A North Central Avenue Clayton, MO 63105

Diana S. Daugherty Chapter 13 Trustee P. O. Box 430908 St. Louis, MO 63143

U.S. Trustee Office of the US Trustee 111 S. Tenth St., Ste 6.353 St. Louis, MO 63102

/s/ David V. Noyce

David V. Noyce; 56116MO